

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael C. Milbrodt  
Debra A. Milbrodt  
Debtors

Case No. 19-03539-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-5  
Date Rcvd: Jun 30, 2021

User: AutoDocke  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 02, 2021:

NONE

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/Text: blegal@phfa.org	Jun 30 2021 18:54:00	Pennsylvania Housing Finance Agency/Homeowner's Em, 211 North Front Street, Harrisburg, PA 17101-1406

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 02, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 30, 2021 at the address(es) listed below:

Name	Email Address
Atlas Acquisitions LLC	bk@atlasacq.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. JSchwartz@mesterschwartz.com
Kevin S Frankel	on behalf of Creditor JPMorgan Chase Bank National Association, Et Al... pa-bk@logs.com
Leon P Haller	

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Page 2 of 2  
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on behalf of Creditor Pennsylvania Housing Finance Agency/Homeowner's Emergency Mortgage Assistance Program (HEMAP)  
lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com

Rebecca Ann Solarz

on behalf of Creditor US BANK NATIONAL ASSOCIATIONS AS TRUSTEE bkgroup@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor U.S. Bank National Association as Trustee successor in interest to Bank One, National Association as  
Trustee for CSFB Mortgage-Backed Pass-Through Certificates, Series 2002-29 bkgroup@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor JPMorgan Chase Bank NA as Trustee, on behalf of the holders of the Mortgage-Backed Pass-Through  
Certificates, Series 2002-29 bkgroup@kmlawgroup.com

Rebecca Ann Solarz

on behalf of Creditor JPMorgan Chase Bank National Association, Et Al... bkgroup@kmlawgroup.com

Tullio DeLuca

on behalf of Debtor 2 Debra A. Milbrodt tullio.deluca@verizon.net

Tullio DeLuca

on behalf of Debtor 1 Michael C. Milbrodt tullio.deluca@verizon.net

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 12

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:  
MICHAEL C. MILBRODT  
a/k/a Michael Christ Milbrodt  
a/k/a Michael Milbrdot

CHAPTER 13

DEBRA A. MILBRODT  
a/k/a Debra Ann Milbrodt  
a/k/a Debra Milbrodt

CASE NO. 5-19-bk-03539-RNO

v.

PENNSYLVANIA HOUSING FINANCE  
AGENCY,  
Respondent

\*\*\*\*\*

**ORDER**

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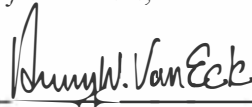
Upon consideration of the Motion to determine Secured Status, it is hereby:

ORDERED AND DECREED THAT

- (i) the motion is granted; and
- (ii) the Respondent's claim is unsecured; and
- (iii) the respondent's junior mortgage is avoided upon completion of the Chapter 13 plan; and
- (iv) the Respondent shall satisfy the mortgage of record within 60 days of the entry of the discharge order.

Dated: June 30, 2021

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge <sup>(MS)</sup>